

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Andrew Mugnone, Jr.  
LuAnn Mugnone**Case No.: **18-27552-JKS**  
Judge: **Sherwood**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original  
☐ Motions Included☒ Modified/Notice Required  
☐ Modified/No Notice RequiredDate: **August 20, 2021**THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney SET Initial Debtor: A M Initial Co-Debtor L M

### Part 1: Payment and Length of Plan

a. The debtor shall pay a total of \$11,332.00 to the Chapter 13 Trustee from September 2018 through August 2021 (36 months); the debtor shall pay a lump sum to complete the case in September 2021 in the amount pursuant to a balance to complete to be provided by the Chapter 13 Trustee.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☒ Other sources of funding (describe source, amount and date when funds are available):  
pandemic stimulus checks

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor            | Type of Priority              | Amount to be Paid                              |
|---------------------|-------------------------------|--|
| Scott E. Tanne      | Attorney Fees                 | estimated at 450.00, subject to Court approval |
| IRS                 | Taxes and certain other debts | 2,468.16                                       |
| State of New Jersey | Taxes and certain other debts | 200.59   |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
|----------|------------------|--------------|-------------------|

#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|----------|----------------------------|-----------|----------------------------|---|--|

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|----------|----------------------------|-----------|----------------------------|---|--|

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|------------------|------------|---------------|-----------------|--|

##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to Be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
|----------|------------------------------|---------------------------------|--------------------------|

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

Bank of America  
Wells Fargo Home Mor

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

| Creditor | Collateral | Total Amount to be Paid through the Plan |
|----------|------------|--|
|----------|------------|--|

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 10,720.00 to be distributed *pro rata*

☐ Not less than \_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|----------|-----------------------------------|-----------|-------------------|

**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor     | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor   | Post-Petition Payment |
|--------------|-----------------------------|-----------------------------|---|-----------------------|
| Santander    | 0.00                        | vehicle lease               | assumed at time of filing, lease has since ended and vehicle returned | lease completed       |
| Toyota Motor | 676.17                      | vehicle lease               | assumed at time of filing, lease has since ended and vehicle returned | lease completed       |

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|----------|------------|----------------|------------------------|----------------|--|---|

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|----------|------------|----------------|------------------------|-----------------------------|--|

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **August 28, 2018**

Explain below **why** the plan is being modified:

To complete in month 37 by paying off remaining balance due.

Explain below **how** the plan is being modified:

same

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: **August 20, 2021**

/s/ Andrew Mugnone, Jr.

Andrew Mugnone, Jr.

Debtor

Date: **August 20, 2021**

/s/ LuAnn Mugnone

LuAnn Mugnone

Joint Debtor

Date: **August 20, 2021**

/s/ Scott E. Tanne

Scott E. Tanne st2477

Attorney for the Debtor(s)

In re:  
Andrew Mugnone, Jr.  
LuAnn Mugnone  
Debtors

Case No. 18-27552-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 01, 2021

User: admin  
Form ID: pdf901

Page 1 of 5  
Total Noticed: 113

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).  |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.   |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2021:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db/jdb    | + Andrew Mugnone, Jr., LuAnn Mugnone, 80 Clark Avenue, Bloomfield, NJ 07003-3747  |
| cr        | + ALDRIDGE PITE, LLP, Attn: Jenelle C. Arnold, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921                                  |
| 517734538 | + Ambulatory Anesthesia Physician, PO BOX 48180, Newark, NJ 07101-8380  |
| 517734539 | + American Anesthesiology of NJ, PO Box 120153, Grand Rapids, MI 49528-0103   |
| 517776655 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 517734540 | + Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540   |
| 517734541 | + Amex, P.o. Box 981537, El Paso, TX 79998-1537   |
| 517734542 | + Andrew & Helen Mugnone, 308 E Quailwood Drive, Fuquay Varina, NC 27526-6890   |
| 517734544 | ++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998 |
| 517734543 | + Bank of America, Attn: Bankruptcy Nc4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012  |
| 517734545 | + Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413  |
| 517834645 | + Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785   |
| 517768000 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284   |
| 517734548 | + Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803  |
| 517734547 | + Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  |
| 517859142 | + Barnabas Health Medical Group, CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750   |
| 517734550 | + Cap1/justice, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258   |
| 517734551 | + Cap1/justice, Po Box 30253, Salt Lake City, UT 84130-0253   |
| 517780096 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 517734563 | + Clara Maass Medical Centr, P O BOX 18346, Newark, NJ 07191-8346   |
| 517734564 | + Columbia Doctors, PO Box 26947, New York, NY 10087-6947   |
| 517734574 | + Costco Go Anywhere Citicard, Po Box 6190, Sioux Falls, SD 57117-6190  |
| 517734573 | + Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040, St. Louis, MO 63179-0040  |
| 517734576 | + Discover Personal Loan, 502 E Market St, Greenwood, DE 19950-9700   |
| 517734577 | Disney Vacation Dev Inc, 18151 Community Drive, Lake Buena Vista, FL 32830  |
| 517891770 | ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408   |
| 517891771 | ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408 ST. PAUL, MN 55116-0408   |
| 517734579 | + Equifax, PO BOX 740241, Atlanta, GA 30374-0241  |
| 517734580 | + Experian, PO BOX 9701, Allen, TX 75013-9701   |
| 517734582 | + First National Bank, Po Box 3412, Omaha, NE 68103-0412  |
| 517734581 | + First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002  |
| 517734583 | + Gynecologic Cancer & Pelvic Surgery LLC, 101 Old Short Hills Road, Suite 400, West Orange, NJ 07052-1023  |
| 517734584 | + Hackensack University Hospital, CCCB, POB 1750, Whitehouse Sta, NJ 08889-1750   |
| 518778180 | KHEAA, PO BOX 798, FRANKFORT KY 40602-0798  |
| 518778181 | KHEAA, PO BOX 798, FRANKFORT KY 40602-0798, KHEAA, PO BOX 798 FRANKFORT KY 40602-0798   |
| 517734589 | + Moneer K Hanna, MD, 101 Old Short Hills Road, Suite 203, West Orange, NJ 07052-1090   |
| 517859150 | + Montclair Radiology, CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750   |
| 517734594 | NICU Associates at St. Barnabas, PO BOX 18220, Newark, NJ 07191-8220  |
| 517776838 | + Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548   |

District/off: 0312-2

User: admin

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Date Rcvd: Sep 01, 2021

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Total Noticed: 113

517761621 + Nelnet on behalf of ASA, American Student Assistance, PO Box 16129, St. Paul, MN 55116-0129  
517734595 + North American Partners In Anesthesia, PO Box 49, Glen Head, NY 11545-0049  
517734596 + Northland Group Inc, P.O Box 390905, Minneapolis, MN 55439-0905  
517766048 ++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197  
518040094 ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245  
517734599 + Santander Bank Na, Po Box 841002, Boston, MA 02284-1002  
517734598 + Santander Bank Na, Po Box 12646, Reading, PA 19612-2646  
517767125 + Santander Bank, N.A., 450 Penn Street, MC 10-421-MC3, Reading, PA 19602-1011  
517734600 + Santander Consumer USA, 5201 Rufe Snow Drive, Suite 400, North Richland Hills, TX 76180-6036  
517855868 + Santander Consumer USA Inc. d/b/a/ Chrysler Capita, P.O. BOX 961275, FORT WORTH, TX 76161-0275  
517734601 + Short Hills Surgery Center, 187 Millburn Ave, Millburn, NJ 07041-1845  
518545054 + Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720  
517734602 + St. Joseph's Regional Medical Center, PO BOX 36284, Newark, NJ 07188-6206  
517734604 + Suburban Endoscopy Center, 799 Bloomfield Ave Suite 101, Verona, NJ 07044-1301  
517734614 ++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408  
517734613 + The Law Offices of Frederic I. Weinberg, 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317  
517834162 + Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
517734615 + Trans Union, PO BOX 2000, Chester, PA 19016-2000  
517790043 #+ Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663  
517734618 Wells Fargo Home Mor, Attn: Bankruptcy, Mac X7801-014 3476 Stateview Blvd, Fort Mill, SC 29715  
517734619 + Wells Fargo Home Mor, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 60

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                         | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                | Sep 01 2021 22:22:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov         | Sep 01 2021 22:22:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | + Email/PDF: gecsedl@recoverycorp.com              | Sep 01 2021 22:25:32 | Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021  |
| 517734553 | Email/PDF: AIS.cocard.ebn@americaninfosource.com   | Sep 01 2021 22:25:38 | Capital One, 15000 Capital One Dr, Richmond, VA 23238  |
| 517734552 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Sep 01 2021 22:25:26 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 517734554 | + Email/Text: bankruptcy@certifiedcollection.com   | Sep 01 2021 22:22:00 | Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750   |
| 517734558 | + Email/PDF: Citi.BNC.Correspondence@citi.com      | Sep 01 2021 22:25:41 | Citibank North America, Po Box 6189, Sioux Falls, SD 57117-6189  |
| 517734557 | + Email/PDF: Citi.BNC.Correspondence@citi.com      | Sep 01 2021 22:25:28 | Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034                                 |
| 517865766 | + Email/PDF: Citi.BNC.Correspondence@citi.com      | Sep 01 2021 22:25:28 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493   |
| 517734560 | + Email/PDF: Citi.BNC.Correspondence@citi.com      | Sep 01 2021 22:25:28 | Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497   |
| 517734559 | + Email/PDF: Citi.BNC.Correspondence@citi.com      | Sep 01 2021 22:25:28 | Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  |
| 517734562 | + Email/PDF: Citi.BNC.Correspondence@citi.com      | Sep 01 2021 22:25:41 | Citicards, Po Box 6241, Sioux Falls, SD 57117-6241   |



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|-----------|--|----------------------|--|
| 517734561 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Sep 01 2021 22:25:28 | Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040   |
| 517734565 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Sep 01 2021 22:22:00 | Comenity Bank/Lane Bryant, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218   |
| 517734566 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Sep 01 2021 22:22:00 | Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789  |
| 517734567 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Sep 01 2021 22:22:00 | Comenity Bank/Woman Within, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218  |
| 517734568 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Sep 01 2021 22:22:00 | Comenity Bank/Woman Within, Po Box 182789, Columbus, OH 43218-2789   |
| 517734569 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Sep 01 2021 22:22:00 | Comenity Capital/mprc, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125   |
| 517734570 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Sep 01 2021 22:22:00 | Comenity Capital/mprc, Po Box 182120, Columbus, OH 43218-2120  |
| 517734572 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Sep 01 2021 22:22:00 | Comenitycapital/dvdsbr, Po Box 182120, Columbus, OH 43218-2120   |
| 517734571 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Sep 01 2021 22:22:00 | Comenitycapital/dvdsbr, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  |
| 517734575 | + Email/Text: dplbk@discover.com                     | Sep 01 2021 22:22:00 | Discover Personal Loan, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954  |
| 517751446 | + Email/Text: dplbk@discover.com                     | Sep 01 2021 22:22:00 | Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954   |
| 517734585 | Email/Text: sbse.cio.bnc.mail@irs.gov                | Sep 01 2021 22:21:00 | IRS, Department of the Treasury, Internal Revenue Service, 310 Lowell Street, Andover, MA 01810-9041   |
| 517734555 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Sep 01 2021 22:25:31 | Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850   |
| 517734556 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Sep 01 2021 22:25:26 | Chase Card Services, Po Box 15298, Wilmington, DE 19850  |
| 517734587 | + Email/Text: PBNCNotifications@peritussservices.com | Sep 01 2021 22:21:00 | Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115   |
| 517734586 | + Email/Text: PBNCNotifications@peritussservices.com | Sep 01 2021 22:21:00 | Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120   |
| 517855026 | Email/PDF: resurgentbknofications@resurgent.com      | Sep 01 2021 22:25:35 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587               |
| 517800679 | Email/PDF: resurgentbknofications@resurgent.com      | Sep 01 2021 22:25:34 | LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517826542 | + Email/Text: bankruptcydpt@mcmcg.com                | Sep 01 2021 22:22:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  |
| 517734590 | + Email/PDF: pa_dc_claims@navient.com                | Sep 01 2021 22:25:40 | Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500  |
| 517734591 | + Email/PDF: pa_dc_claims@navient.com                | Sep 01 2021 22:25:34 | Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  |
| 517734592 | + Email/Text: electronicbkydocs@nelnet.net           | Sep 01 2021 22:22:00 | Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505   |
| 517734593 | + Email/Text: electronicbkydocs@nelnet.net           | Sep 01 2021 22:22:00 | Nelnet, 3015 S Parker Rd, Aurora, CO 80014-2904  |
| 517852638 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Sep 01 2021 22:25:40 | Portfolio Recovery Associates, LLC, c/o Justice,   |

District/off: 0312-2

User: admin

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| 517856658 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com<br>Sep 01 2021 22:25:41                   | POB 41067, Norfolk VA 23541<br>Portfolio Recovery Associates, LLC, c/o L.L.Bean,<br>POB 41067, Norfolk VA 23541 |
| 517852235 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com<br>Sep 01 2021 22:25:34                   | Portfolio Recovery Associates, LLC, c/o Toys<br>"r"us Credit Card, POB 41067, Norfolk VA 23541                  |
| 517850650 | Email/Text: bnc-quantum@quantum3group.com<br>Sep 01 2021 22:22:00                              | Quantum3 Group LLC as agent for, Comenity<br>Bank, PO Box 788, Kirkland, WA 98083-0788                          |
| 517850649 | Email/Text: bnc-quantum@quantum3group.com<br>Sep 01 2021 22:22:00                              | Quantum3 Group LLC as agent for, Comenity<br>Capital Bank, PO Box 788, Kirkland, WA<br>98083-0788               |
| 517863963 | + Email/Text: bncmail@w-legal.com<br>Sep 01 2021 22:22:00                                      | SYNCHRONY BANK, c/o Weinstein & Riley,<br>PS, 2001 Western Ave., Ste 400, Seattle, WA<br>98121-3132             |
| 517734606 | + Email/PDF: gecsed@recoverycorp.com<br>Sep 01 2021 22:25:38                                   | Synch/Toys 'R' Us, Po Box 965005, Orlando, FL<br>32896-5005   |
| 517734605 | + Email/PDF: gecsed@recoverycorp.com<br>Sep 01 2021 22:25:38                                   | Synch/Toys 'R' Us, Attn: Bankruptcy, Po Box<br>965004, Orlando, FL 32896-5004                                   |
| 517734607 | + Email/PDF: gecsed@recoverycorp.com<br>Sep 01 2021 22:25:32                                   | Synch/Toys R Us, Attn: Bankruptcy, Po Box<br>965060, Orlando, FL 32896-5060                                     |
| 517737371 | + Email/PDF: gecsed@recoverycorp.com<br>Sep 01 2021 22:25:31                                   | Synchrony Bank, c/o of PRA Receivables<br>Management, LLC, PO Box 41021, Norfolk, VA<br>23541-1021              |
| 517734609 | + Email/PDF: gecsed@recoverycorp.com<br>Sep 01 2021 22:25:32                                   | Synchrony Bank/Amazon, Attn: Bankruptcy Dept,<br>Po Box 965060, Orlando, FL 32896-5060                          |
| 517734610 | + Email/PDF: gecsed@recoverycorp.com<br>Sep 01 2021 22:25:38                                   | Synchrony Bank/Amazon, Po Box 965015,<br>Orlando, FL 32896-5015   |
| 517734611 | + Email/PDF: gecsed@recoverycorp.com<br>Sep 01 2021 22:25:37                                   | Synchrony Bank/Walmart, Attn: Bankruptcy Dept,<br>Po Box 965060, Orlando, FL 32896-5060                         |
| 517734612 | + Email/PDF: gecsed@recoverycorp.com<br>Sep 01 2021 22:25:31                                   | Synchrony Bank/Walmart, Po Box 965024,<br>Orlando, FL 32896-5024  |
| 517853200 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM<br>Sep 01 2021 22:25:42                            | Verizon, by American InfoSource as agent, 4515<br>N Santa Fe Ave, Oklahoma City, OK 73118-7901                  |
| 517734616 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com<br>Sep 01 2021 22:21:00 | Verizon, Attn: Wireless Bankruptcy Admin, 500<br>Technology Dr Ste 500, Weldon Springs, MO<br>63304-2225        |
| 517734617 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com<br>Sep 01 2021 22:21:00 | Verizon, Po Box 650051, Dallas, TX 75265-0051   |
| 517734620 | + Email/Text: bankruptcydept@wyn.com<br>Sep 01 2021 22:22:00                                   | Wynd Discvry, 10750 W Charleston Blvd, Las<br>Vegas, NV 89135-1048  |

TOTAL: 53

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 517734549 |               | Cap1/bstby  |
| 517734578 |               | Elaine J. Fredo   |
| cr        | *+            | Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275  |
| 517734546 | *P++          | BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998   |
| 517734597 | *+            | Northland Group Inc, PO BOX 390905, Minneapolis, MN 55439-0905  |
| 517734603 | *P++          | STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245 |
| 518897352 | *+            | Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720   |
| 518897353 | *+            | Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720   |

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|-----------|-----|---|
| 518545055 | *+  | Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |
| 517734608 | *+  | Synco/Toys R Us, Po Box 965005, Orlando, FL 32896-5005                                  |
| 517734588 | ##+ | MCS Claim Services Inc, 123 Frost Street, Suite 150, Westbury, NY 11590-5027            |

TOTAL: 2 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2021 at the address(es) listed below:

| Name                  | Email Address  |
|-----------------------|--|
| Denise E. Carlon      | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com  |
| John R. Morton, Jr.   | on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmil@mortoncraig.com, mortoncraigecf@gmail.com |
| Kevin Gordon McDonald | on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Marie-Ann Greenberg   | magecf@magtrustee.com  |
| Scott E. Tanne        | on behalf of Debtor Andrew Mugnone Jr. ecf@tannelaw.com, tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com  |
| Scott E. Tanne        | on behalf of Joint Debtor LuAnn Mugnone ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com  |
| U.S. Trustee          | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 7